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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	=	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	't 1:	dentify Yourself			
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your f	full name			
	your g picture examp	the name that is on povernment-issued e identification (for ole, your driver's e or passport).	Connie First name T. Middle name	First name Middle name	
	Bring your picture identification to your meeting with the trustee.	Jocelyn Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)		
2.		her names you have in the last 8 years			
		e your married or n names.			
3.	your S numb Individ	the last 4 digits of Social Security er or federal dual Taxpayer fication number	xxx-xx-6577		

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Case number (if known)

Debtor 1 Connie T. Jocelyn

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 714 S. Float Freeport, IL 61032 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Stephenson County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Connie T. Jocelyn

	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under		Chapter 7				
			Chapter 11				
			Chapter 12				
			Chapter 13				
В.	How you will pay the fee		about how you r	may pay. Typically, orney is submitting	if you are paying the fee yo	k with the clerk's office in your local court for more do burself, you may pay with cash, cashier's check, or m alf, your attorney may pay with a credit card or check	oney
			on, sign and attach the Application for Individuals to I	Pay			
			I request that n	ed to, waive your fe	You may request this optio	n only if you are filing for Chapter 7. By law, a judge our income is less than 150% of the official poverty lim	e that
						n installments). If you choose this option, you must fil cial Form 103B) and file it with your petition.	out
9.	Have you filed for bankruptcy within the	■ N					
	last 8 years?	ПΥ			144		
			District _			Case number	
			District _		When	Case number	
			District _		When	Case number	
10.	Are any bankruptcy cases pending or being	■ N	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an	ΠY	es.				
	affiliate?		Debtor			Relationship to you	
			_		When	Case number, if known	
			District		vvnen		
			District _ Debtor		when	Relationship to you	
			District Debtor District		When	Relationship to you Case number, if known	
11.	Do you rent your	■ N	Debtor	12.			
11.	Do you rent your residence?	■ N	Debtor		When		
11.			Debtor		When	Case number, if known	

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Debtor 1	Connie T. Jocelyn		Case number (if know	n)

Par	Report About Any Bu	sinesses `	You Owr	as a Sole Propriet	or
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	iness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Stat	e & ZIP Code
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	x to describe your business:
	•				less (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))
				None of the above	3
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you ir s, cash-fl .C. 1116(ndicate that you are a ow statement, and for all (B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	No.	I am r	not filing under Chap	ter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?	
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	
					Number, Street, City, State & Zip Code

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Debtor 1 Connie T. Jocelyn

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Connie T. Jocelyn Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Connie T. Jocelyn Signature of Debtor 2 Connie T. Jocelyn Signature of Debtor 1 Executed on Executed on May 16, 2016 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Connie T. Jocelyn Document Page 7 of 46

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ George	P. Hampilos	Date	May 16, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
George P.	Hampilos		
Hampilos Firm name	& Langley, Ltd.		
	State Street		
Suite 210			
Rockford,	IL 61101		
Number, Street,	City, State & ZIP Code		
Contact phone	815-962-0044	Email address	george@hampilos-langley.com
6210622			
Bar number & S	tate		

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		Docume	ent Page 8 of 46	
Fill in this infor	mation to identify your	case:		
Debtor 1	Connie T. Jocely	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				

☐ Check if this is an amended filing

Official Form 106Sum

(if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	t 1: Summarize Your Assets			
		Your assets Value of what you own		
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00	
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,010.00	
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,010.00	
Par	t 2: Summarize Your Liabilities			
		Your lia Amount		
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00	
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00	
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	5,035.00	
	Your total liabilities	\$	5,035.00	
Par	t 3: Summarize Your Income and Expenses			
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	924.00	
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	870.00	
Par	t 4: Answer These Questions for Administrative and Statistical Records			
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sche	edules.	
7.	■ Yes What kind of debt do you have?			
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal, f	amily, or	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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Case number (if known) Debtor 1 Connie T. Jocelyn

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 924.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-81214 Doc 1 Filed 05/16/16 Entered 05/16/16 16:01:19 Desc Main Page 10 of 46 Document Fill in this information to identify your case and this filing: Debtor 1 Connie T. Jocelyn Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe.....

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

Miscellaneous household furnishings.

\$500.00

Document Page 11 of 46 Case number (if known) Debtor 1 Connie T. Jocelyn 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$300.00 Necessary wearing apparel. 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$10.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name:

Yes.....

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			17.1.	Checking of jointly with Tomorris J	n son,	First Nor	thern Credit l	Jnion	\$500.0	0
18.		mutual funds les: Bond funds				age firms, mor	ney market acco	punts		
	_			Institution or is	ssuer nam	e:				
	Non-pu joint ve ■ No		stock and	interests in in	ncorporate	ed and uninc	orporated busi	nesses, including an inter	est in an LLC, partnership, an	ıd
	_	Give specific ir		about them ne of entity:				% of ownership:		
	Negotia Non-ne ■ No	able instrument egotiable instru	ts include p ments are t	ersonal check hose you canı	s, cashiers	s' checks, pro	egotiable instrumissory notes, a by signing or de	and money orders.		
	☐ Yes. (Give specific in		about them ier name:						
	Examp ■ No	nent or pensio les: Interests in List each accou	n IRA, ERIS unt separat	SA, Keogh, 40°	1(k), 403(b), thrift saving Institution r		other pension or profit-sharin	ng plans	
22.	Your sh		ed deposit	s you have ma				use from a company), telecommunications comp	panies, or others	
	■ No □ Yes					Institution r	name or individu	al:		
23.	Annuiti ■ No	es (A contract	for a period	dic payment of	money to	you, either fo	r life or for a nur	mber of years)		
	☐ Yes	l	ssuer nam	e and descript	ion.					
		s in an educat C. §§ 530(b)(1)				ied ABLE pro	ogram, or unde	r a qualified state tuition	orogram.	
	☐ Yes	l	nstitution n	ame and desc	cription. Se	parately file the	he records of an	y interests.11 U.S.C. § 521	c):	
	■ No	equitable or f			erty (other	than anythir	ng listed in line	1), and rights or powers e	exercisable for your benefit	
26.	Patents Examp ■ No	s, copyrights,	trademark main name	s, trade secre es, websites, p	•		ual property and licensing ag	reements		
27.		es, franchises	•	•	•	ive associatio	n holdings lique	or licenses professional lice	neae	

■ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

		Case 16-81214	Doc 1	Filed 05/16/16 Document	Page 13 of 46	Desc Main
Deb	otor 1	Connie T. Jocelyn			Case number (if known)	
ı	No	unds owed to you	bout them, inc	cluding whether you alre	ady filed the returns and the tax years	
_		orvo oposino imormation a	ioodi triorri, iric	maing whomer you and	ady med the returns and the tax years	
ı	Example ■ No	support les: Past due or lump sum Give specific information		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
	Example ■ No	mounts someone owes les: Unpaid wages, disabil benefits; unpaid loans Give specific information	lity insurance s you made to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31.	Interest	s in insurance policies		nealth savings account (HSA); credit, homeowner's, or renter's insurar	nce
		Name the insurance comp Com	any of each pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
		Moi	numental Li	fe Insurance	Son, Tomorris Jocelyn	\$700.00
[Example ■ No □ Yes.	les: Accidents, employment	nt disputes, in	surance claims, or rights	it or made a demand for payment s to sue g counterclaims of the debtor and rights to	a cost off claims
ı	No	Describe each claim		every nature, includin	g counterclaims of the debtor and rights to	set on claims
	•	ancial assets you did no	t already list			
	■ No □ Yes.	Give specific information				
36.		ne dollar value of all of y rt 4. Write that number h		•	ny entries for pages you have attached	\$1,210.00
Par	t 5: Des	cribe Any Business-Related	d Property You	Own or Have an Interest	In. List any real estate in Part 1.	
_	Do you o	wn or have any legal or equ	itable interest	in any business-related p	roperty?	
	_	o to line 38.				
Par		cribe Any Farm- and Comm ou own or have an interest in f			n or Have an Interest In.	
46.	No. 0	Go to Part 7.	r equitable in	terest in any farm- or o	commercial fishing-related property?	
	✓ Yes.	Go to line 47.				

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Debtor 1 Connie T. Jocelyn

63. Total of all property on Schedule A/B. Add line 55 + line 62

Case number (if known) Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$800.00 58. Part 4: Total financial assets, line 36 \$1,210.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$2,010.00 Copy personal property total \$2,010.00

Official Form 106A/B Schedule A/B: Property page 5

\$2,010.00

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		Docume		
Fill in this infor	mation to identify your	case:		
Debtor 1	Connie T. Jocely	า		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify th	e Property	∕ You Claim	as Exemp
---------	-------------	------------	-------------	----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Miscellaneous household furnishings.	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Necessary wearing apparel. Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line from Schedule AVD. 1111			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
Line IIom Schedule AVD. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking owned jointly with son, Tomorris Jocelyn: First Northern	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Credit Union Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
Monumental Life Insurance Beneficiary: Son, Tomorris Jocelyn	\$700.00		\$700.00	215 ILCS 5/238
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	

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Connie T. Jocelyn

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Official Form 106C

Yes

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Fill in this infor	mation to identify your				
Debtor 1	Connie T. Jocely	n			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				☐ Check if this is a	an
(amended filing	ווג

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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Fill in this inf	ormation to identify your o		T duc 1	3 01 70		
Debtor 1	Connie T. Jocelyn	•				
DODIOI 1	First Name	Middle Name	Last Name			
Debtor 2					_	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number						
(if known)					_ c	check if this is an
					a	mended filing
Official Fo	orm 106E/F					
		ho Have Unsecured	Claims			12/15
		e Part 1 for creditors with PRIORI		Part 2 for creditors with	NONPRIORITY clair	
Schedule D: Creeft. Attach the Coname and case	editors Who Have Claims Secu Continuation Page to this pag- number (if known).	ired Leases (Official Form 106G). I ured by Property. If more space is e. If you have no information to re	needed, copy t	he Part you need, fill it o	out, number the ent	tries in the boxes on the
	t All of Your PRIORITY Un					
•	ditors have priority unsecured	d claims against you?				
No. Go	to Part 2.					
☐ Yes.						
Part 2: Lis	t All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any cre	ditors have nonpriority unsec	ured claims against you?				
☐ No. You	have nothing to report in this pa	art. Submit this form to the court with	your other sche	edules.		
Yes.						
unsecured	claim, list the creditor separately	aims in the alphabetical order of the foreach claim. For each claim listers the other creditors in Part 3.If you	d, identify what t	ype of claim it is. Do not li	ist claims already inc	luded in Part 1. If more
						Total claim
4.1 Allie	d Collection Service	Last 4 digits of acc	count number	4372		\$64.00
•	ority Creditor's Name					•
	Balboa Blvd. #232 hridge, CA 91325	When was the deb	t incurred?	7/2011		-
	er Street City State Zlp Code	As of the date you	file, the claim i	s: Check all that apply		
Who in	ncurred the debt? Check one.	•		,		
■ Del	otor 1 only	☐ Contingent				
☐ Del	otor 2 only	☐ Unliquidated				
☐ Del	otor 1 and Debtor 2 only	☐ Disputed				
_	east one of the debtors and and	ther Type of NONPRIO	RITY unsecured	d claim:		
_	eck if this claim is for a comn	П оыны на				
debt		☐ Obligations arisi		ration agreement or divor	ce that you did not	
	claim subject to offset?	report as priority cla				
■ No		·	-	g plans, and other similar		
☐ Yes	3	Other. Specify	Alchemy W	orldwide LLC Colle	ection	

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Case number (if know)

\$420.00 4.2 **Ameren Cilco** Last 4 digits of account number Nonpriority Creditor's Name 300 Liberty Street When was the debt incurred? Freeport, IL 61032 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Cash Store** Last 4 digits of account number Unknown Nonpriority Creditor's Name 1872 S. West Ave. When was the debt incurred? Freeport, IL 61032 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 Comcast Last 4 digits of account number Unknown Nonpriority Creditor's Name 4450 Kishwaukee When was the debt incurred? Rockford, IL 61109 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Debtor 1 Connie T. Jocelyn

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Document Page 20 of 46 Debtor 1 Connie T. Jocelyn Case number (if know) 4.5 ComEd Last 4 digits of account number 0731 \$756.00 Nonpriority Creditor's Name P.O. Box 6111 When was the debt incurred? Carol Stream, IL 60197-6111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 **Convergent Outsourcing** Last 4 digits of account number 9949 \$141.00 Nonpriority Creditor's Name P.O. Box 9004 When was the debt incurred? Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Comcast Collection** Other. Specify 4.7 **Direct Loan Service System** Last 4 digits of account number 7548 Unknown Nonpriority Creditor's Name P.O. Box 5609 When was the debt incurred? Greenville, TX 75403-5609 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

■ No ☐ Yes ☐ Student loans

Other. Specify

report as priority claims

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

 \square At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Connie I. Jocelyn	Case number (if know)	
Direct TV Corp Headquarters	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name 2230 East Imperial Hwy El Segundo, CA 90245	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Nicor Gas	Last 4 digits of account number	\$2,154.00
Nonpriority Creditor's Name P.O. Box 5407	When was the debt incurred?	
Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Rent-A-Center	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name		
1842 S. West Ave. Suite B Freeport, IL 61032	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
_		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	_	
— 103	Other. Specify	

Debto	Case 16-81214 Doc 1	Filed 05/16/16	⁄lain
4.1	Stephenson County Water & Sewer	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 524 W. Stephenson Street #330 Freeport, IL 61032	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill\Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Winters & Associates	Last 4 digits of account number	\$1,500.00
	Nonpriority Creditor's Name 320 Park Blvd. Freeport, IL 61032	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Woodridge Estates Mobile Home Park	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 2284 W. Galena Avenue Freeport, IL 61032	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one	As of the date you file, the claim is: Check all that apply	

■ Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another ☐ Check if this claim is for a community

debt Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Connie T. Jocelyn

Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				T	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
		·			
				Te	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	5,035.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	5,035.00

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		Docume	T 44C 27 01 70	
Fill in this infor	mation to identify your	case:		
Debtor 1	Connie T. Jocely	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended fili

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	Company with Name, Number	whom you have the street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.4	<u> </u>				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	

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		Docume	ent Page 25 o	of 46	
Fill in thi	s information to identify y	your case:			
Dobtor 1	Osmala T. Ja	- 1			
Debtor 1	Connie T. Joe First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	iling) First Name	Middle Name	Last Name		
		. NODTHERN BIOTRICT			
United St	ates Bankruptcy Court for t	he: NORTHERN DISTRICT	OF ILLINOIS		
Case nun	nher				
(if known)				☐ Check if this is an	
				amended filing	
Officia	al Form 106H				
	dule H: Your C	odobtors		404	14 F
Sche	dule H. Toul C	odeblors		12/	15
				as complete and accurate as possible. If two married	
		n the boxes on the left. Attach own). Answer every question		to this page. On the top of any Additional Pages, wr	ite
1. Do	you have any codebtors	? (If you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No)				
□ Ye					
	75				
				ry? (Community property states and territories include	
Arizo	na, California, Idaho, Louis	siana, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ington, and Wisconsin.)	
`	o. Go to line 3.				
∐ Ye	es. Did your spouse, former	spouse, or legal equivalent live	e with you at the time?		
3. In Co	olumn 1. list all of your co	debtors. Do not include vour	spouse as a codebto	r if your spouse is filing with you. List the person sh	hown
in lin	e 2 again as a codebtor o	only if that person is a guaran	tor or cosigner. Make	sure you have listed the creditor on Schedule D (Of	fficial
		ficial Form 106E/F), or Sched	ule G (Official Form 10	06G). Use Schedule D, Schedule E/F, or Schedule G	to fill
out C	Column 2.				
	Column 1: Your codebtor	r		Column 2: The creditor to whom you owe the d	lebt
	Name, Number, Street, City, State	and ZIP Code		Check all schedules that apply:	
3.1	Nome			Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
2.0				Cabadula D. Kas	
3.2	Name			☐ Schedule D, line	
				☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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E:11	in this information to id						İ				
	in this information to id	onnie T. Jo									
	otor 2 ouse, if filing)					_					
Uni	ted States Bankruptcy	Court for the:	NORTHERN DISTRIC	T OF ILLINOIS							
	se number						□ A		ed filing ent show	wing postpetition e following date:	
0	fficial Form 1	061					_	IM / DD/ Y		c rollowing date.	
S	chedule I: Yo	our Inco	ome				.,				12/15
sup spo atta	plying correct inform use. If you are separa	ation. If you ted and you this form. (ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and your the thick the second to the second	spouse i de inforr	s liv natio	ing with on about	you, incl your spo	ude inf ouse. If	ormation about more space is	your needed,
1.	Fill in your employn information.	nent		Debtor 1				Debtor 2	2 or noi	n-filing spouse	
	If you have more than		Employment status	☐ Employed				☐ Empl	oyed		
	attach a separate page with information about additional		Employment status	■ Not employed				☐ Not e	mploye	d	
	employers. Include part-time, sea	aconal or	Occupation	Social Security	Disabili	ty					
	self-employed work.	asoriai, oi	Employer's name								
	Occupation may inclu or homemaker, if it a		Employer's address								
			How long employed th	nere?							
Par	t 2: Give Details	s About Mon	•					_			
	mate monthly income use unless you are sep		nte you file this form. If y	ou have nothing to r	eport for	any I	ine, write	\$0 in the	space.	Include your no	n-filing
-	u or your non-filing spo e space, attach a sepa		re than one employer, co this form.	mbine the informatio	n for all e	mplo	yers for	that perso	n on th	e lines below. If	you need
							For Del	otor 1		Debtor 2 or -filing spouse	
2.			y, and commissions (be alculate what the monthly		2.	\$		0.00	\$	N/A	
3.	Estimate and list me	onthly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Inc	ome. Add lin	e 2 + line 3.		4.	\$		0.00	\$	N/A	

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Deb	otor 1	Connie T. Jocelyn			Case	number (if ki	nown)				
					For	Debtor 1			For Debtor		
	Cop	y line 4 here	4.		\$		0.00	\$		N/A	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	(0.00	\$	5	N/A	
	5b.	Mandatory contributions for retirement plans	5k		\$_		0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50	Э.	\$		0.00	\$	3	N/A	
	5d.	Required repayments of retirement fund loans	50	d.	\$	(0.00	\$		N/A	
	5e.	Insurance	56	Э.	\$	(0.00	\$	3	N/A	
	5f.	Domestic support obligations	5f		\$	(0.00	\$	3	N/A	
	5g.	Union dues	50	g.	\$	(0.00	\$	3	N/A	
	5h.	Other deductions. Specify:	_ 5h	า.+	\$_	(0.00	+ \$	S	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	(0.00	\$	S	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	(0.00	\$	S	N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			•						
	٥L	monthly net income. Interest and dividends	88		\$_ \$		0.00	\$		N/A	
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8k 8d		\$_ \$		0.00	\$		N/A N/A	
	8d.	Unemployment compensation	80		\$-		0.00	\$		N/A	
	8e.	Social Security	86		\$_		4.00	\$		N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	_ 8f _ 8g	g.	\$_ \$_	(0.00	\$	3	N/A N/A	
	8h.	Other monthly income. Specify:	_ 8r	Դ.+	\$_	(0.00	+ \$	·	N/A	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	924	4.00	\$	S	N/A	<u>\</u>
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		924.00	+ \$		N/A	= \$	924.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ.		324.00			14/7		324.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	dep					•	n <i>Schedul</i>	e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rest e that amount on the Summary of Schedules and Statistical Summary of Certain lies								\$	924.00
13.	Do	you expect an increase or decrease within the year after you file this form?	?							Combir	ned y income
		No.									

Official Form 106I Schedule I: Your Income page 2

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FilLin-4	thic informe	tion to identify yo	ur caea:			1		
Debtor	1	Connie T. Jo	celyn				k if this is: An amended filing	
Debtor							A supplement show	wing postpetition chapter
(Spous	e, if filing)					,	13 expenses as of	the following date:
United	States Bankr	uptcy Court for the	NORTH	IERN DISTRICT OF ILLING	OIS	1	MM / DD / YYYY	
Case no								
Offi	cial Fo	rm 106J						
Sch	nedule	J: Your I	Exper	ises				12/15
inform numb	nation. If m er (if know	ore space is ne n). Answer ever	eded, atta y questio	If two married people ar ch another sheet to this t n.				
Part 1:	s this a joir	ibe Your House nt case?	noia					
	■ No. Go to		n a separ	ate household?				
	□и	0		al Form 106J-2, <i>Expen</i> ses	for Separate House	ehold of Debt	or 2.	
2. D	o you have	e dependents?	■ No					
	o not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	o not state							□ No
d	lependents	names.						☐ Yes
								□ No □ Yes
								□ No
								☐ Yes
								□ No
2 5		anaaa inaluda	_					☐ Yes
e	xpenses o	enses include f people other tl d your depende	han _—	No Yes				
	ate your ex		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
	able date.	date after the t	Janki upto	y is med. Il tills is a supp	iementai oeneaale	o, check th	e box at the top o	in the form and the first the
the va		n assistance and		government assistance it cluded it on <i>Schedule I:</i> Y			Your exp	enses
(Onici	iai i Oilli i i	,oi.,						
		or home owners and any rent for the		ses for your residence. In or lot.	nclude first mortgage	e 4. \$		0.00
If	not includ	led in line 4:						
4	a. Real e	estate taxes				4a. \$		0.00
4		rty, homeowner's				4b. \$		0.00
				ıpkeep expenses		4c. \$		0.00
		owner's associat		dominium dues our residence, such as ho	mo oquity loons	4d. \$ 5. \$		0.00

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ectricity, heat, natural gas ater, sewer, garbage collection lephone, cell phone, Internet, satellite, and cable services her. Specify: d housekeeping supplies e and children's education costs , laundry, and dry cleaning l care products and services and dental expenses retation. Include gas, maintenance, bus or train fare. clude car payments. Imment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	6a. \$ 6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$	50.00 0.00 75.00 0.00 350.00 0.00 120.00 100.00
ater, sewer, garbage collection lephone, cell phone, Internet, satellite, and cable services her. Specify: d housekeeping supplies e and children's education costs , laundry, and dry cleaning I care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. hment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations le. clude insurance deducted from your pay or included in lines 4 or 20.	6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	0.00 75.00 0.00 350.00 0.00 0.00 120.00 100.00
ater, sewer, garbage collection lephone, cell phone, Internet, satellite, and cable services her. Specify: d housekeeping supplies e and children's education costs , laundry, and dry cleaning I care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. hment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations le. clude insurance deducted from your pay or included in lines 4 or 20.	6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	0.00 75.00 0.00 350.00 0.00 0.00 120.00 100.00
dephone, cell phone, Internet, satellite, and cable services her. Specify: d housekeeping supplies e and children's education costs , laundry, and dry cleaning d care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. Inment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	75.00 0.00 350.00 0.00 0.00 120.00 100.00
ner. Specify: d housekeeping supplies e and children's education costs , laundry, and dry cleaning d care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. Inment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	6d. \$	0.00 350.00 0.00 0.00 120.00 100.00
d housekeeping supplies e and children's education costs , laundry, and dry cleaning l care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. Imment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	7. \$	350.00 0.00 0.00 120.00 100.00
e and children's education costs , laundry, and dry cleaning l care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. ment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	8. \$	0.00 0.00 120.00 100.00
, laundry, and dry cleaning l care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. ment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	9. \$	0.00 120.00 100.00 100.00
care products and services and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. ment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	10. \$	120.00 100.00 100.00
and dental expenses rtation. Include gas, maintenance, bus or train fare. clude car payments. nment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	11. \$ 12. \$ 13. \$	100.00 100.00
rtation. Include gas, maintenance, bus or train fare. clude car payments. nment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	12. \$ 13. \$	100.00
clude car payments. Inment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations le. It is clude insurance deducted from your pay or included in lines 4 or 20.	13. \$	
nment, clubs, recreation, newspapers, magazines, and books le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	13. \$	
le contributions and religious donations e. clude insurance deducted from your pay or included in lines 4 or 20.	· <u> </u>	75.00
e. clude insurance deducted from your pay or included in lines 4 or 20.	14. Þ	75.00
clude insurance deducted from your pay or included in lines 4 or 20.		0.00
7 IIISUIAIIU U	150 °	0.00
	15a. \$	0.00
alth insurance	15b. \$	0.00
hicle insurance	15c. \$	0.00
ner insurance. Specify:	15d. \$	0.00
o not include taxes deducted from your pay or included in lines 4 or 20.		
	16. \$	0.00
ent or lease payments:		
r payments for Vehicle 1	17a. \$	0.00
r payments for Vehicle 2	17b. \$	0.00
ner. Specify:	17c. \$	0.00
ner. Specify:	17d. \$	0.00
ments of alimony, maintenance, and support that you did not report	as	
from your pay on line 5, Schedule I, Your Income (Official Form 106		0.00
yments you make to support others who do not live with you.	\$	0.00
	19.	
al property expenses not included in lines 4 or 5 of this form or on So	chedule I: Your Income.	
ortgages on other property	20a. \$	0.00
al estate taxes	20b. \$	0.00
operty, homeowner's, or renter's insurance	20c. \$	0.00
intenance, repair, and upkeep expenses	20d. \$	0.00
meowner's association or condominium dues	20e. \$	0.00
	21. +\$	
pecify:	∠1. † ⊅	0.00
e your monthly expenses		
lines 4 through 21.	\$	870.00
y line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-		
		070.00
line 22a and 22b. The result is your monthly expenses.	\$	870.00
e your monthly net income.		
	23a. \$	924.00
		870.00
by your monthly oxponeds from the 220 above.	200. Ψ	070.00
htract your monthly expenses from your monthly income		
and your monthly expended nom your monthly mounts.	23c. \$	54.00
py py	line 12 (your combined monthly income) from Schedule I. your monthly expenses from line 22c above. act your monthly expenses from your monthly income. sult is your monthly net income. act an increase or decrease in your expenses within the year after	line 12 (your combined monthly income) from Schedule I. 23a. \$ your monthly expenses from line 22c above. 23b\$ act your monthly expenses from your monthly income.

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Fill in thi	s information to identify your	case:			
Debtor 1	Connie T. Jocely	n			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nur	mber				
(if known)					☐ Check if this is an
					amended filing
You must		lle bankruptcy schedules	or amended schedules.	Making a false state	ement, concealing property, or 00, or imprisonment for up to 20
	Sign Below				
Did	you pay or agree to pay some	one who is NOT an attor	ney to help you fill out b	ankruptcy forms?	
•	No				
П	Yes. Name of person			Attach Ban	kruptcy Petition Preparer's Notice,
_				Declaration	, and Signature (Official Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	mary and schedules filed	d with this declaration	on and
v	Isl Connig T. Jacobyn		V		
	/s/ Connie T. Jocelyn Connie T. Jocelyn		X Signature of I	Debtor 2	
	Signature of Debtor 1		Signature of i	DODIO! 2	
	·		5.		
	Date May 16, 2016		Date		

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Fill	in this info	rmation to identify you	ur case:			
Del	btor 1	Connie T. Joce	lvn			
		First Name	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ited States B	sankruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS		
	se number nown)					Check if this is an amended filing
Sta Be a info	atemen as complete ormation. If	and accurate as poss more space is needed	Affairs for Indivi	are filing together, both are	e equally responsible for s	
		wn). Answer every que	estion. Iarital Status and Where Yo	u Lived Refore		
1.		ur current marital stat		a Livea Belole		
••	Wilat is yo	ar carrent maritar stat				
	☐ Marrie					
	■ Not m	arried				
2.	During the	last 3 years, have you	u lived anywhere other than	where you live now?		
	■ No					
	☐ Yes. L	ist all of the places you	lived in the last 3 years. Do r	not include where you live nov	N.	
	Debtor 1 I	Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
3.			ever live with a spouse or le			
Siai	es and termo	ones include Anzona, C	alliornia, idano, Lodisiana, ive	evada, New Mexico, i dello i	ilco, rexas, washington an	u wisconsin.)
	■ No □ Yes. N	Make sure you fill out So	chedule H: Your Codebtors (C	Official Form 106H).		
Pai	rt 2 Expl	ain the Sources of Yo	ur Income			
4.			employment or from operati			alendar years?
			rou received from all jobs and u have income that you receiv			
	■ No □ Yes. F	Fill in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

Case 16-81214 Doc 1 Filed 05/16/16 Entered 05/16/16 16:01:19 Desc Main Document Page 32 of 46 Case number (if known) Debtor 1 Connie T. Jocelyn Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income** Gross income from Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until SSI Benefits \$4,300.00 the date you filed for bankruptcy: For last calendar year: **SSI Benefits** \$11,076.00 (January 1 to December 31, 2015) For the calendar year before that: **SSI Benefits** \$10,896.00 (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? \square No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address Dates of payment Total amount** Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Total amount

paid

Amount you

still owe

Dates of payment

Yes. List all payments to an insider.

Insider's Name and Address

Reason for this payment

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Debtor 1 Connie T. Jocelyn Page 33 of 46
Case number (if known)

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

0.	insider? Include payments on debts guaranteed or co		yments of transfer t	any property on c	iooodiii or u u	obt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pa	rt 4: Identify Legal Actions, Repossessio	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrup List all such matters, including personal injury modifications, and contract disputes.					
	■ No					
	☐ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details belo		perty repossessed, f	foreclosed, garni	shed, attached	d, seized, or levied?
	No. Go to line 11.☐ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property	1	Date		Value of the
		Explain what happene	ed.			property
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No Yes. Fill in the details.	cause you owed a debt?				
	Creditor Name and Address	Describe the action th	e creditor took	Date take	action was	Amount
12.	Within 1 year before you filed for bankrup court-appointed receiver, a custodian, or a ■ No □ Yes		perty in the possess	ion of an assigne	ee for the bene	efit of creditors, a
Pa	rt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.		its with a total value	of more than \$60	00 per person?	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	S	Date the g	s you gave gifts	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankru ■ No		ts or contributions v	with a total value	of more than	\$600 to any charity?
	Yes. Fill in the details for each gift or co					
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what yo	ou contributed		s you ributed	Value
De	4 C. Liet Cortein Leases					

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

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Debtor 1 Connie T. Jocelyn

	or gambling?						
	■ Na						
	■ No □ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	the amount that in	coverage for the losurance has paid. Losurance of Schedule A/B:	ist pending	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers			o o. oooud.o , , o			
				_			
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition p	preparir	ng a bankruptcy p	etition?			rty to anyone you
	No						
	☐ Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not \	′ ou	Description and transferred	value of any prope	erty	Date payment or transfer was made	Amount of payment
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that	ıptcy, di	r to make paymen			or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and transferred	value of any prope	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankr transferred in the ordinary course of you include both outright transfers and transfers include gifts and transfers that you have all No	u r busin s made a	ess or financial af as security (such as	fairs? the granting of a se			
	☐ Yes. Fill in the details.						
	Person Who Received Transfer Address		Description and property transfe			any property or received or debts	Date transfer was made
	Person's relationship to you				pula III ox	g	
19.	Within 10 years before you filed for bank beneficiary? (These are often called asset ■ No ■ Yes. Fill in the details.			ny property to a se	elf-settled tru	ust or similar device	of which you are a
	Name of trust		Description and	value of the prope	erty transferr	ed	Date Transfer was made
Pai	t 8: List of Certain Financial Accounts	, Instrun	nents, Safe Depos	it Boxes, and Stor	age Units		
20.	Within 1 year before you filed for bankru sold, moved, or transferred? Include checking, savings, money mark houses, pension funds, cooperatives, as	et, or otl	her financial acco	unts; certificates o	f deposit; sh		, ,
	Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		st 4 digits of count number	Type of accoun instrument	clo	te account was esed, sold, eved, or	Last balance before closing or transfer

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Debtor 1 Connie T. Jocelyn

21.	Do you now have, or did you have within 1 year cash, or other valuables?	before you filed for bankruptcy, an	y safe deposit box or other deposito	ory for securities,
	■ No			
	Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	lace other than your home within 1	year before you filed for bankruptcy?	?
	Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	9: Identify Property You Hold or Control for	Someone Else		
23.	Do you hold or control any property that some for someone.	one else owns? Include any propert	y you borrowed from, are storing for	, or hold in trust
	■ No			
	Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	10: Give Details About Environmental Inform	ation		
For	he purpose of Part 10, the following definitions	apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sui	ir, land, soil, surface water, ground	•	
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	aw, whether you now own, operate, o	or utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that ye		they occurred.	
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Connie T. Jocelyn Connie T. Jocelyn Signature of Debtor 2 Signature of Debtor 1 Date May 16, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person ___. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-81214

Debtor 1 Connie T. Jocelyn

Doc 1

Filed 05/16/16

Document

Entered 05/16/16 16:01:19

Case number (if known)

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Fill in this infor	mation to identify your	case:			
Debtor 1	Connie T. Jocely				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				☐ Check if amende	f this is an
\{\;\a\;\a\ \(\a\)	- Marco 400				
Official Fo	orm 108				
Stateme	nt of Intentio	n for Individu	uals Filing Under	Chapter 7	12/15
			<u></u>		
f you are an ind	lividual filing under cha	pter 7, you must fill out t	this form if:		
creditors have	e claims secured by yo	our property, or			
_		and the lease has not exp	oired.		
•		•	ile your bankruptcy petition or l	by the date set for the meeting o	of creditors.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

on the form

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Connie T. Jocelyn name: Description of property securing debt:		Case number (if known)	☐ Yes	
		 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 		
For any ui	rmation below. Do not list real estate	rty Leases s you listed in Schedule G: Executory Contracts and Unexpired leases. Unexpired leases are leases that are still in effect; the rty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.	
Describe	your unexpired personal property lea	ases	Will the lease be assumed?	
Lessor's r Description Property:	name: on of leased		□ No	
Lessor's r Description Property:	name: on of leased		□ No	
Lessor's r Description Property:	name: on of leased		□ No □ Yes	
Lessor's r Description Property:	name: on of leased		□ No	
Lessor's r Description Property:	name: on of leased		□ No	
Lessor's r Description Property:	name: on of leased		□ No	
Lessor's r Description Property:	name: on of leased		□ No	
Under per	Sign Below nalty of perjury, I declare that I have in hat is subject to an unexpired lease.	ndicated my intention about any property of my estate that sec	ures a debt and any personal	
		v		
Con	Connie T. Jocelyn Inie T. Jocelyn ature of Debtor 1	X Signature of Debtor 2		
Date	May 16, 2016	Date		

Official Form 108

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-81214 Doc 1 Filed 05/16/16 Entered 05/16/16 16:01:19 Desc Main Document Page 43 of 46

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Connie T. Jocelyn	1 (01 011 01 	Case No.		
111.10		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	PENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplate	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or	to
	For legal services, I have agreed to accept		\$	0.00	
	Prior to the filing of this statement I have recei	ved	\$	0.00	
	Balance Due			0.00	
2. Т	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	■ I have not agreed to share the above-disclosed of	compensation with any other person	unless they are mem	bers and associates of my law fi	rm.
ſ	☐ I have agreed to share the above-disclosed compopy of the agreement, together with a list of the				١
5. I	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects	s of the bankruptcy	case, including:	
b c	Analysis of the debtor's financial situation, and rown Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of crown [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applications of the provisions of the debtor at the meeting of crown secured creditors.	, statement of affairs and plan which reditors and confirmation hearing, an to reduce to market value; exe cations as needed; preparation	may be required; d any adjourned hea	rings thereof;	
б. Е	By agreement with the debtor(s), the above-disclose Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions	or
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
	ay 16, 2016 ate	Isl George P. Ham George P. Hampil Signature of Attorne Hampilos & Lang 308 West State St Suite 210 Rockford, IL 6110 815-962-0044 Fai george@hampilos	os 6210622 y ley, Ltd. reet 11 x: 815-962-6250		

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United States Bankruptcy Court Northern District of Illinois

		Tior therm District or Innions		
In re	Connie T. Jocelyn		Case No.	
		Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR M	AATRIX	
		Number of	f Creditors:	13
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and co	orrect to the best of my
Date:	May 16, 2016	/s/ Connie T. Jocelyn Connie T. Jocelyn Signature of Debtor		

Allied Collection Service 8550 Balboa Blvd. #232 Northridge, CA 91325

Ameren Cilco 300 Liberty Street Freeport, IL 61032

Cash Store 1872 S. West Ave. Freeport, IL 61032

Comcast 4450 Kishwaukee Rockford, IL 61109

ComEd P.O. Box 6111 Carol Stream, IL 60197-6111

Convergent Outsourcing P.O. Box 9004 Renton, WA 98057

Direct Loan Service System P.O. Box 5609 Greenville, TX 75403-5609

Direct TV Corp Headquarters 2230 East Imperial Hwy El Segundo, CA 90245

Nicor Gas P.O. Box 5407 Carol Stream, IL 60197

Rent-A-Center 1842 S. West Ave. Suite B Freeport, IL 61032

Stephenson County Water & Sewer 524 W. Stephenson Street #330 Freeport, IL 61032

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Winters & Associates 320 Park Blvd. Freeport, IL 61032

Woodridge Estates Mobile Home Park 2284 W. Galena Avenue Freeport, IL 61032